

**Certificate of Notice Page 1 of 4**  
 United States Bankruptcy Court  
 Eastern District of Pennsylvania

In re:  
 Harry Murray  
 Karine Murray  
 Debtors

Case No. 18-15929-ref  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0313-4

User: dlw  
 Form ID: 309A

Page 1 of 2  
 Total Noticed: 25

Date Rcvd: Sep 10, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 12, 2018.

db/jdb  
 smg Harry Murray, Karine Murray, 202 Wilson Ave, Reading, PA 19606-1051  
 +Bureau of Audit and Enforcement, City of Allentown, 435 Hamilton Street,  
 Allentown, PA 18101-1603  
 smg City Treasurer, Eighth and Washington Streets, Reading, PA 19601  
 smg +Dun & Bradstreet, INC, 3501 Corporate Pkwy, P.O. Box 520, Centre Valley, PA 18034-0520  
 smg +Lehigh County Tax Claim Bureau, 17 South Seventh Street, Allentown, PA 18101-2401  
 smg +Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300  
 14193159 Capital One/ Cabelas, 4800 NW 1st St Ste 300, Lincoln, NE 68521-4463  
 14193161 Chase Home Mortgage, PO Box 24696, Columbus, OH 43224-0696  
 14193164 Keith L. Good, P.C., 600 High Blvd, Reading, PA 19607-2155  
 14193165 Law Offices ENM Law Group, PO Box 214, Reading, PA 19603-0214  
 14193167 NCB Management Services Inc., PO Box 1099, Langhorne, PA 19047-6099  
 14193168 Reading Neurological Associates Limited, 301 S 7th Ave Ste 210, Reading, PA 19611-1450

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. aty

E-mail/Text: shawn\_lau@msn.com Sep 11 2018 02:13:05 SHAWN J. LAU, Lau & Associates,  
 4228 St. Lawrence Avenue, Reading, PA 19606  
 tr +EDI: QLEFELDMAN.COM Sep 11 2018 06:08:00 LYNN E. FELDMAN, Feldman Law Offices PC,  
 221 N. Cedar Crest Blvd., Allentown, PA 18104-4603  
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Sep 11 2018 02:13:15  
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,  
 Harrisburg, PA 17128-0946  
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Sep 11 2018 02:13:29 U.S. Attorney Office,  
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404  
 ust +E-mail/Text: ustpregion03.ph.ecf@usdoj.gov Sep 11 2018 02:13:24 United States Trustee,  
 Office of the U.S. Trustee, 833 Chestnut Street, Suite 500, Philadelphia, PA 19107-4405  
 14193158 E-mail/Text: rperez@arcadiarecovery.com Sep 11 2018 02:13:27 Arcadia Recovery Bureau,  
 645 Penn St, Reading, PA 19601-3543  
 14193160 E-mail/Text: bankruptcy@cavps.com Sep 11 2018 02:13:27 Cavalry SPV I, LLC, PO Box 520,  
 Valhalla, NY 10595-0520  
 14193162 EDI: CHASE.COM Sep 11 2018 06:08:00 Chase/Bank One Card Services, PO Box 15298,  
 Wilmington, DE 19850-5298  
 14193163 EDI: DISCOVER.COM Sep 11 2018 06:03:00 Discover Fincl Svc LLC, PO Box 15316,  
 Wilmington, DE 19850-5316  
 14193169 EDI: RMSC.COM Sep 11 2018 06:04:00 SYNCB/WalMart, PO Box 965024,  
 Orlando, FL 32896-5024  
 14193777 +EDI: RMSC.COM Sep 11 2018 06:04:00 Synchrony Bank, c/o PRA Receivables Management, LLC,  
 PO Box 41021, Norfolk, VA 23541-1021  
 14193170 EDI: WFFC.COM Sep 11 2018 06:08:00 Wells Fargo Home Equity, PO Box 31557,  
 Billings, MT 59107-1557  
 14193166 E-mail/Text: rlambert@mscb-inc.com Sep 11 2018 02:13:12 mscb, PO Box 1567,  
 Paris, TN 38242-1567

TOTAL: 13

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Sep 12, 2018

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

District/off: 0313-4

User: dlw  
Form ID: 309A

Page 2 of 2  
Total Noticed: 25

Date Rcvd: Sep 10, 2018

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 10, 2018 at the address(es) listed below:

LYNN E. FELDMAN trustee.feldman@rcn.com, lfeldman@ecf.epiqsystems.com  
SHAWN J. LAU on behalf of Debtor Harry Murray shawn\_lau@msn.com, g61705@notify.cincompass.com  
SHAWN J. LAU on behalf of Joint Debtor Karine Murray shawn\_lau@msn.com,  
g61705@notify.cincompass.com  
United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 4

**Information to identify the case:**

Debtor 1	<b>Harry Murray</b>	Social Security number or ITIN	<b>xxx-xx-2075</b>
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2	<b>Karine Murray</b>	Social Security number or ITIN	<b>xxx-xx-9613</b>
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court <b>Eastern District of Pennsylvania</b>		Date case filed for chapter	<b>7 9/7/18</b>
Case number: <b>18-15929-ref</b>			

**Official Form 309A (For Individuals or Joint Debtors)****Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline**

12/15

**\*\*Debtor's Photo ID & Social Security Card Must Be Presented at 341 Hearing\*\***

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at [www.pacer.gov](http://www.pacer.gov)).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Harry Murray	Karine Murray
2. All other names used in the last 8 years	aka Harry A. Murray, aka Harry Albert Murray	aka Karine A. Murray, fka Karine Rybalkina
3. Address	202 Wilson Ave Reading, PA 19606-1051	202 Wilson Ave Reading, PA 19606-1051
4. Debtor's attorney Name and address	SHAWN J. LAU Lau & Associates 4228 St. Lawrence Avenue Reading, PA 19606	Contact phone (610) 370-2000 Email: shawn_lau@msn.com
5. Bankruptcy trustee Name and address	LYNN E. FELDMAN Feldman Law Offices PC 221 N. Cedar Crest Blvd. Allentown, PA 18104	Contact phone (610) 530-9285 Email: trustee.feldman@rcn.com

For more information, see page 2 &gt;

<b>6. Bankruptcy clerk's office</b>  Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> .	400 Washington Street Suite 300 Reading, PA 19601	Hours open: Philadelphia Office --- 8:30 A.M. to 5:00 P.M Reading Office --- 8:00 A.M. to 4:30 P.M.  Contact phone (610)2085040  Date: 9/10/18
<b>7. Meeting of creditors</b>  Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	<b>November 5, 2018 at 10:00 AM</b>  The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Location:  <b>544 Court Street, Reading, PA 19601</b>
<b>8. Presumption of abuse</b>  If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	The presumption of abuse does not arise.	
<b>9. Deadlines</b>  The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<b>File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:</b>  <b>Filing deadline: 1/4/19</b>  <b>You must file a complaint:</b> <ul style="list-style-type: none"> <li>• if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or</li> <li>• if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6).</li> </ul> <b>You must file a motion:</b> <ul style="list-style-type: none"> <li>• if you assert that the discharge should be denied under § 727(a)(8) or (9).</li> </ul> <hr/> <b>Deadline to object to exemptions:</b> The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection. <b>Filing deadline: 30 days after the conclusion of the meeting of creditors</b>	
<b>10. Proof of claim</b>  Please do not file a proof of claim unless you receive a notice to do so.	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
<b>11. Creditors with a foreign address</b>	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
<b>12. Exempt property</b>	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	